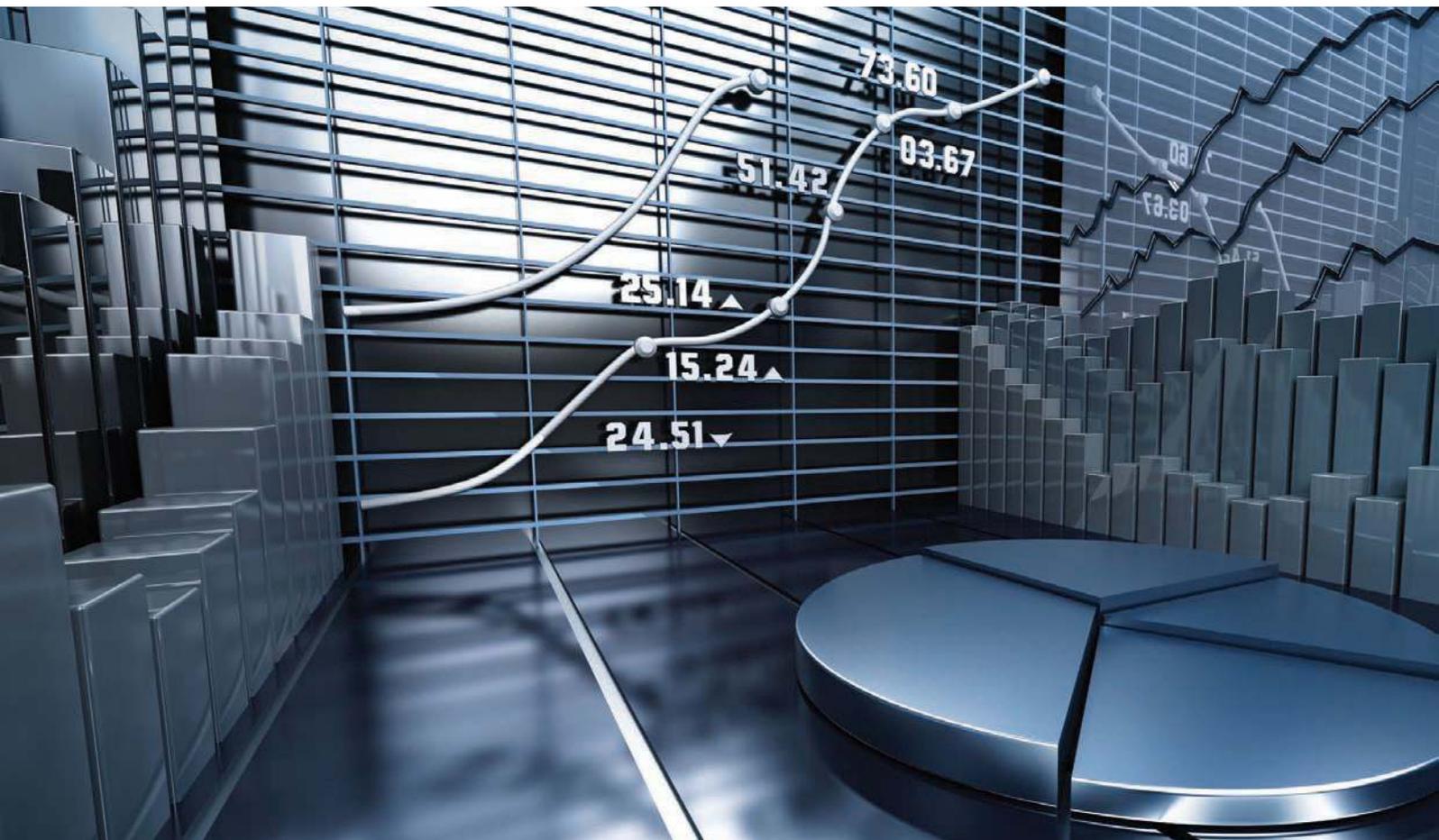


**DFP**

**PENSION & INVESTMENT  
CONSULTANTS**



**Company**

Brochure

# Welcome to **DFP!**

Over the last number of years DFP Group have made considerable and ongoing investment in our business. This investment has focused on our systems, client service, compliance structures, professional expertise and our people. Today the DFP Group, with offices in Dundalk and Dublin, are considered one of the leading financial advisory firms operating in the Irish market with client funds under management in excess of €300 million.

As a business we pride ourselves on the expertise and reputation we have established over the years and we intend to continue to invest in the growth of our business to ensure we remain best placed to deliver a comprehensive financial advisory proposition to all our clients.

Given the ever changing economic landscape together with the many changes introduced within the financial services sector over the last few years, understanding your financial and retirement plans has never been more important. Our team in DFP Group are available to meet with all our clients at any time to ensure you have a detailed up to date understanding of the business we manage for you and to ensure we continue to provide you with a professional financial advisory service you can trust.

We value our client business and I would like to thank you all for your ongoing support. Your business has contributed greatly to the success of DFP Group. We very much appreciate your business and we look forward to serving you in the future.

**Eoin Doohan**

**Managing Director  
DFP Group**



# Pensions

Investing funds in a pension scheme, be it personally or through a limited company, is one of the few tax saving vehicles available in Ireland.

There are a myriad of rules and regulations governing pensions. Getting independent expert advice will help ensure that your retirement fund is structured to maximise the benefits available at any given time.

The fundamental principles around pension schemes are as follows:

- Pension contributions receive generous tax relief
- Investment growth accumulates tax free
- At retirement, typically 25% can be drawn as a cash lump sum
- Tax, if applicable, occurs at retirement.

## The key elements of retirement planning include:

- Set realistic retirement goals
- Ensure use of the appropriate pension vehicle
- Achieve maximum tax relief
- Develop a suitable investment strategy
- Compare post retirement options: Approved (Minimum) Retirement Funds or Annuities.

We specialise in Pre and Post Retirement planning for self-employed, business owners, senior executives and employees.

In addition, our sister company Platinum Pensioner Trustees Ltd, is a revenue approved Trustee which allows us to establish Small Self Administered Pension schemes and act as Corporate Trustees for our clients. In addition to this we have an in-house actuary who has the knowledge and expertise to deal with all pension related matters.

Our experience has shown that significant value can be added through our knowledge of the increasingly complex tax implications of pension planning.



# Investment

Historically, investing for the long term has provided a way to grow wealth and keep pace with inflation.

A client investing in a fund or portfolio of funds is typically embarking on a journey to preserve and grow their wealth over many years.

Our philosophy is that our clients should expect:

- To get the best independent financial advice available in the Irish market
- Competent management of their investments
- Investment strategy reviewed periodically and checked for appropriateness
- Receive relevant information and investment valuations a timely basis.

Combined industry experience within the firm of over 100 years with Qualified Actuaries, Accountants, Tax Specialists and Financial Advisors among our staff.

DFP has retained the services of Clarus Investment Solutions ('Clarus'), an independent investment consulting firm based in Dublin (see Appendix and [www.Clarus.ie](http://www.Clarus.ie)). In doing so, DFP has committed to bringing a high level of expertise to bear on what is an increasingly complex investment agenda.

We have developed DFP model Portfolios with Clarus which are defined by reference to risk.

On a quarterly basis we analyse reports provided to us by Clarus on the performance of all of the model portfolios and which identify and comment on material divergences.

On our behalf, Clarus conducts on-going research on the managers and funds and occasionally suggests changes; the benefits of changes are weighed up against any costs which may arise in making switches.

We report to clients on a quarterly basis and are continuously looking at ways of improving this reporting to tailor to individual client needs.

We have actively embraced the use of risk profiling to assist us in understanding the risk tolerance of our clients. In many cases peoples attitude to risk has changed significantly in recent years as has their ability to bear risk.

# Protection

## Our Products

### Level Term Family Protection

Family and Personal protection benefits

### Mortgage Protection

Cover as security for your mortgage.

### Critical Illness Protection

Provides a lump sum payment on the diagnosis and certification of a prescribed serious illness.

### Income Protection

An Income Protection Plan is a way for you to guarantee yourself an income in the event of being unable to attend work due to long-term illness, injury or accident.

### Keyman and Company Director Shareholder Protection

Company director or Keyman insurance can help solve the financial problems that can arise from the death or serious illness of one of these individuals

### Inheritance Tax Planning

This cover provides you with cover to ensure the tax efficient transfer of your assets during or after your lifetime.

### Price Pledge

DFP have a price pledge on all our protection premiums. This ensures that you will receive the most competitive premium on the market for your particular protection plan.

# Compliance

DFP is regulated by the Central Bank and authorised as an Insurance Intermediary under the European Communities (Insurance Mediation) Regulations 2005 (as amended) and as an Authorised Advisor under the Investment Intermediaries Act 1995 (as amended). The Central Bank is responsible for the supervision of all firms in this area. In addition to the external regulatory supervision, DFP also has an internal compliance oversight function with a dedicated compliance professional, having a legal and financial services background, to review all aspects of the business from a compliance perspective.

We are conscious that we conduct regular reviews of changes in regulations and legislation that affect the industry and are careful to ensure that we implement all changes necessary to give effect to any such updates.

At DFP, we understand that safeguarding customer information is vital and we ensure that we are fully in compliance with all Data Protection legislation. We also understand the importance of matching our investment advice to our clients needs and requirements. The client will receive a suite of documentation from the advisor explaining exactly why the product recommended is suitable for their particular circumstances along with other ancillary documentation in compliance with the Consumer Protection Code 2012 (as amended).



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# Clarus Investment Solutions

In 2009 the DFP Group contracted Clarus Investment Solutions to act as our Independent Investment Advisors. Clarus Investment Solutions operates as a partnership between Joe Mottley and Paul McCarville.

Joe & Paul were two of the founding directors of Setanta Asset Management Limited where they were, respectively, Chief Investment Officer and Head of Marketing/Client Services. Helped by a distinctive approach, good performance and innovative product development, Setanta's assets under management had reached €5 billion by 2007. Their experience gives them a deep understanding of financial markets and investment instruments and they operate on the basis of complete independence.

## Services

They provide the following services to DFP Group:

- Advice on Investment Strategies and Product Development
- Portfolio structuring & strategic asset allocation
- Evaluation/monitoring/review/selection of investment managers
- Sourcing and ongoing monitoring of external product, both traditional and alternative
- Drafting of product literature, client communications and fund/market updates
- Assessment of standalone/ad-hoc investment opportunities
- Staff Training
- Advice/Assistance

### **Paul McCarville FCA, QFA**

A Chartered Accountant and Qualified Financial Advisor, Paul spent a number of years working in audit and in corporate banking before entering the asset management business in 1987. He was a Director of Ulster Bank Investment Managers, New Ireland Investment Managers and a founding principal and Director of Setanta Asset Management. He was responsible for client services and marketing in all three institutions.



Paul has a particular expertise in investment communication and product development, and while at Setanta launched a number of innovative funds on the Irish market. He spearheaded the growth of Setanta's overseas business, and has spoken at numerous seminars and roadshows in Ireland, Germany and Canada. In 2007 he left Setanta to establish Clarus Investment Solutions with Joe.

### **Joe Mottley BE, MSc, QFA**

Having originally worked as an engineer and as a policy analyst in the Department of Finance, Joe joined AIB Investment Managers in 1985. He spent 13 years as an equity specialist with AIB, and led the International Equity team. In 1998 he joined Setanta at start-up, where he headed the investment team and developed a distinctive and successful equity investment process.



He has directly managed equity portfolios across a broad range of sectors and geographies, where he established a track record of consistent outperformance. He also served for a number of years as a Council Member of the Society of Investment Analysts in Ireland. In 2007 Joe left Setanta to establish Clarus Investment Solutions with Paul. He is currently a director of the Diversification Strategy Fund, a currency investment fund managed by Alder Capital.



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# The Team at

## DFP Pension & Investment Consultants



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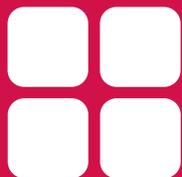
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